

create some

Holiday Magic

- Loan amounts up to \$2,000 • Terms up to 12 months •
- Rates as low as 2.99% APR* •

With the help of a Christmas Loan from Awakon Federal Credit Union, you can fill the holiday season with everything that makes it joyful.

*APR = Annual Percentage Rate. All rates are subject to Credit Approval. Some restrictions may apply.

It gets even more delightful!

We're giving members the opportunity to lower our already low interest rate by cashing in your ScoreCard Reward Points! Every 5,000 points you cash in gets you 0.25% APR* OFF your interest rate. Contact a financial service specialist to see how you can receive as low as 0.00% APR* for the Christmas Loan Special!

Stop by one of our branches or visit www.awakonfcu.net to start filling the season with more holiday magic today!



Enjoy **4.99% APR***
**ON PURCHASES OR
BALANCE TRANSFERS
FOR ONE YEAR!**

Got a lot of high-rate credit card debt? Transfer those high-rate balances with this special rate offer and start saving money instantly!

This special offer ends December 31st, 2018, so hurry in to your local branch or visit awakonfcu.net to take advantage of it before it's too late.

Please call 989.733.8557 or visit awakonfcu.net for more details.*

*APR = Annual Percentage Rate. Special balance transfer rate applies to both new and existing cards. Purchase rate offer only available on new cards. Subject to credit approval. Cash advances are at our already low rate of 9.90%. Quoted rate reverts back to 9.90% after 1 year. Some restrictions may apply.



Awakon Federal Credit Union wants to help you keep some extra cash in your pocket this holiday season with our convenient **SKIP-A-PAY PROGRAM!**

*5 Skip-A-Pays are available for the life of your loan. A \$25.00 application fee for each loan skipped. Some restrictions apply. Offer does not include Real Estate, Credit Cards or Business Loans.

In December, we will also be offering our **FREE** Christmas Credit Card Skip-A-Pay Program. If you qualify, your payment amount will be \$0 for the month of December. Regular payments will resume in January. Finance Charges Continue to Accrue.

Please call 989.733.8557 or visit awakonfcu.net for more details.*

Holiday Closings

Veteran's Day, Monday, Nov. 12th: Closed
Thanksgiving Day & Friday, Nov. 23rd: Closed
Christmas Eve: Open 9am-12 noon
Christmas Day: Closed
New Year's Eve: Open 9am-12 noon
New Year's Day: Closed

Board of Directors Election

In 2019 there will be three, 3-year positions available on the Board of Directors. Following a review of incumbents and additional qualified members, the Nominating Committee, consisting of Dave Havel, Mike Parrott & Ted Getzmeyer, has made the following nominations: Brian Janeczek, Tom Janes and Robert Blasius.

If anyone is still interested in running for the 2019 Board of Directors, nomination by petition is available until November 9th, 2018. For more information on this process and directorship qualifications, please contact President/CEO, Scott Pauly at 989.733.8557, ext. 2234.

Brian Janeczek has been a member of Awakon for 34 years, served on the Board of Directors for several years in previous terms, and has currently been a member of the Board for the past 6 years. He is the owner/operator of Norb's Auto Body located in Onaway. Brian and his wife Colleen reside in the Onaway area with their six children.

Robert Blasius has lived in Gaylord for 46 years. Bob retired from the Knights of Columbus Insurance Agency after 35 years. He is currently a LUTCF and FICF designated insurance agent for Woman's Life Insurance Company of Port Huron, covering the Northern Michigan region. Bob graduated from Wayne State University with a Bachelor's degree in Education. He and his wife of 49 years, Sue, plan to retire to a home they own on Lake Huron, west of Rogers City and spend time with their grandchildren.

Tom Janes has been a member of Awakon for 18 years, served on the Board of Directors for several years in previous terms, and has currently been a member of the Board for the past 6 years. He is the owner/operator of The Village Corner Party Store, and has owned businesses between Millersburg and Onaway for the last 24 years. Tom and his wife Marla reside in the Onaway area.

The election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.

Our New Mobile App is LIVE!

This new app will add a lot of new functionality and services for our members including MACO, RDC & Card Controls.



MACO

Members can now setup Convenience Options for logging in to Online Banking using their fingerprint, facial recognition, a PIN, or Voice Recognition. (MACO Multiple Authentication Convenience Options)

RDC

Remote Deposit Capture is a service members must "register for or enroll" on their mobile device. This service allows members to take a picture of their check and deposit it into their account. Checks are generally posted every hour after each item is reviewed. Limitations do apply such as: max amount of \$2,500.00 per item, \$5,000 per day, 5 items per day, and a max of \$10,000 per month.

Card Controls

This feature allows our members the option to "turn off/on" their credit or ATM/Debit cards themselves via our mobile app. This FREE service gives members more control over when the card is available for use, limiting the window of opportunity for fraudulent or unauthorized use.

SAVE THE DATE FOR AWAKON'S TOWNHALL FOR TEENS & THEIR CURIOUS PARENTS

Where: Industrial Arts Institute in Onaway
When: 7pm on Tuesday, November 13th

This event will provide a much needed open forum for Presque Isle County teens and their parents. A panel of experts will cover important topics including safe finance tips for college students, safety and health issues that impact our young adults and educational college prep advice.

Refreshments • Door Prizes
Drawing for \$100 Giftcard for Attendees

**Additional Townhalls to be announced for Cheboygan and Otsego county residents.*

CHRISTMAS CLUB ACCOUNTS

If you have a Christmas Club account with Awakon, your accumulated savings and dividends will be available November 1, 2018, just in time for the holiday shopping season!

Did you forget to save?

With some simple planning, you can make sure you enter the next holiday season with plenty of cash in your hand. Simply contact a financial service specialist or teller to open a Christmas Club Account today, request automatic transfers, and watch as your holiday savings add up without any effort. Stop by a branch today or visit us online at awakonfcu.net to learn more.



FIND YOUR PLATINUM LINING

Why do millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members. On October 18, 2018, join credit union and financial cooperative members around the globe in celebrating 70 years of International Credit Union Day® and how members find their hope, their platinum lining through credit unions and other financial cooperatives.

Visit us at Awakon Federal Credit Union and celebrate with your fellow member owners!

Awakon
FEDERAL CREDIT UNION

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